

Table I.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.7%	62.8%	43.8%	28.3%	13.4%	4.2%	53.4%	9.3%
Industry group **								
Agric., fish., forest.	56.6%	67.5%	--	35.5%	--	--	64.2%	26.8%
Mining and manufacturing	31.0%	60.4%	37.7%	25.9%	--	--	45.0%	11.3%
Construction	54.8%	66.7%	45.7%	43.2%	--	--	58.4%	36.4%
Utilities and transp.	26.7%	54.9%	36.5%	39.5%	--	--	47.3%	13.5%
Wholesale trade	33.4%	66.9%	43.6%	26.1%	--	--	55.1%	8.5%
Fin. svcs. and real estate	24.9%	68.2%	53.3%	29.7%	--	--	60.4%	8.7%
Retail trade	15.3%	56.6%	40.7%	17.3%	--	--	46.6%	3.5%
Professional services	38.7%	65.2%	48.2%	26.6%	--	--	56.4%	13.4%
Other services	28.7%	57.0%	37.6%	30.6%	--	--	48.3%	8.5%
Ownership								
For profit, incorporated	28.8%	63.0%	43.2%	28.6%	--	--	53.1%	8.1%
For profit, unincorporated	34.6%	60.8%	43.1%	20.1%	--	--	52.7%	7.4%
Nonprofit	38.1%	65.9%	48.3%	36.0%	--	--	56.2%	20.5%
Age of firm								
Less than 5 years	45.9%	55.6%	38.6%	23.7%	--	--	49.1%	19.1%*
5-9 years	50.1%	62.5%	47.1%	32.2%	--	--	56.5%	18.7%
10-19 years	44.8%	65.1%	38.5%	29.3%	--	--	53.8%	16.5%
20 or more years	23.0%	64.0%	46.9%	27.8%	--	--	53.3%	8.1%
Multi/single status								
2 or more locations	9.7%	59.5%	43.8%	25.4%	--	--	35.6%	7.7%
1 location only	52.1%	62.9%	43.8%	30.2%	--	--	54.8%	25.3%
Percent full-time employees								
Less than 25%	22.1%	61.0%	41.4%	23.0%	--	--	50.4%	7.0%
25-49 %	20.5%	54.2%	43.4%	24.9%	--	--	47.4%	5.4%
50-74 %	28.6%	63.1%	42.5%	24.2%	--	--	53.9%	6.6%
75% or more	33.2%	63.5%	44.2%	29.6%	--	--	53.9%	10.9%
Union presence								
No union employees	32.0%	62.3%	42.7%	26.5%	--	--	52.5%	9.3%
Has union employees	20.4%	76.5%	68.4%	60.1%	--	--	73.6%	9.1%
Percent low-wage employees								
50% or more low-wage	19.6%	64.5%	44.9%	22.8%	--	--	53.3%	5.5%
Less than 50% low-wage	34.1%	62.5%	43.6%	29.6%	--	--	53.4%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.32%	1.59%	1.23%	0.82%	0.40%	0.94%	0.41%
Industry group **								
Agric., fish., forest.	5.74%	7.94%	--	10.40%	--	--	6.81%	6.72%
Mining and manufacturing	2.22%	6.13%	4.85%	3.37%	--	--	3.35%	1.50%
Construction	2.66%	3.98%	5.09%	4.71%	--	--	3.01%	4.47%
Utilities and transp.	2.89%	8.26%	9.09%	8.91%	--	--	5.60%	2.32%
Wholesale trade	2.26%	4.79%	5.36%	4.09%	--	--	3.35%	1.64%
Fin. svcs. and real estate	1.51%	4.05%	6.05%	3.75%	--	--	3.13%	1.01%
Retail trade	1.21%	4.55%	5.20%	3.14%	--	--	3.20%	0.63%
Professional services	1.21%	2.26%	2.88%	2.23%	--	--	1.69%	0.96%
Other services	1.30%	2.97%	3.48%	2.93%	--	--	2.08%	0.96%
Ownership								
For profit, incorporated	0.65%	1.60%	1.86%	1.47%	--	--	1.13%	0.44%
For profit, unincorporated	1.63%	2.91%	4.08%	2.99%	--	--	2.25%	1.17%
Nonprofit	1.69%	3.96%	4.74%	3.30%	--	--	2.74%	1.61%
Age of firm								
Less than 5 years	2.68%	3.69%	5.22%	5.06%	--	--	2.91%	6.03%*
5-9 years	2.32%	3.30%	4.88%	4.24%	--	--	2.62%	3.15%
10-19 years	1.49%	2.43%	2.95%	2.50%	--	--	1.79%	1.71%
20 or more years	0.61%	2.03%	2.23%	1.56%	--	--	1.36%	0.41%
Multi/single status								
2 or more locations	0.44%	10.83%	4.47%	2.00%	--	--	2.73%	0.41%
1 location only	0.92%	1.33%	1.70%	1.54%	--	--	0.99%	1.69%
Percent full-time employees								
Less than 25%	2.16%	6.39%	7.44%	4.48%	--	--	4.43%	1.48%
25-49 %	1.71%	5.61%	5.91%	4.21%	--	--	3.70%	0.88%
50-74 %	1.52%	3.31%	4.19%	3.93%	--	--	2.49%	1.01%
75% or more	0.70%	1.53%	1.86%	1.42%	--	--	1.10%	0.53%
Union presence								
No union employees	0.61%	1.34%	1.62%	1.24%	--	--	0.96%	0.45%
Has union employees	1.58%	6.28%	7.68%	5.64%	--	--	4.36%	1.01%
Percent low-wage employees								
50% or more low-wage	1.08%	3.42%	4.65%	2.72%	--	--	2.52%	0.61%
Less than 50% low-wage	0.67%	1.43%	1.69%	1.37%	--	--	1.02%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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